

### ***General Information***

The City of Warwick is committed to the belief that decent safe affordable housing is of paramount importance. And that the City should take an active role in its development and implementation.

As a result of this commitment, the City of Warwick's Office of Housing & Community Development is charged with providing resources and assistance to those individual property owners and developers interested in developing safe affordable housing units in the City of Warwick.

In addition, the Office provides financial resources, in the form of low-cost fixed rate loans, to low-to-moderate income homeowners and owners of affordable rental units to facilitate improvements to their properties and simultaneously providing decent housing and improving the quality of life of those involved.

### ***Eligibility***

In general, all of the Programs administered by the Office of Housing & Community Development require the housing unit receiving assistance to meet income eligibility requirements. Additional Program specific requirements will be reviewed under the Program descriptions to follow.

Income eligibility is determined by the household size of the individual housing unit(s) receiving assistance. Household income is calculated by using current gross income from all sources from all occupants of the unit 18-yrs of age and older. Sources of income includes but is not limited to salaries, wages, pensions, interest & dividend income, public assistance, Social Security Benefits, alimony, child support, and all other sources of direct income.

Household is defined as all persons who occupy a housing unit. Occupants may be a single

family, one person living alone, two or more families living together or any other group of related or unrelated persons who share living arrangements.

### ***HUD Federal Income Guidelines***

Owner-occupied homeowner(s) and tenant(s) may earn no more than:

One person household \$40,400

Five person household \$62,350

Two person household \$46,200

Six person household \$66,950

Three person household \$51,950

Seven person household \$71,550

Four person household \$57,700

Eight person household \$76,200

Household income is calculated by the aggregate of all persons over the age of 18 residing in the residence at the time of application. Certain exceptions apply.

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### ***City of Warwick Housing Programs:***

- [Home Improvement Loan Program](#) - The purpose of the Home Improvement Loan Program is to assist low-to-moderate income homeowners and owners of affordable rental units to make improvements to those units that provide a direct benefit to the inhabitants of those units.
- [Lead Hazard Reduction Loan Program](#) - The purpose of the Lead Hazard Reduction Program is to assist low-to-moderate income homeowners and owners of affordable rental units make improvements to those units that reduce the exposure of children under 6-yrs of age to lead-based paint hazards.
- [Sewer Tie-In Grant Program](#) - The Sewer Tie-In Grant Program is designed to assist low-to-moderate income property owners in the City of Warwick connect their properties to the municipal sanitary sewer system.
- [Application Process](#) - Details of the Home Improvement and Lead Hazard Reduction program applications.